

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jennifer S. Grimm
Debtor

Case No. 16-01443-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: TWilson
Form ID: 3180W

Page 1 of 2
Total Noticed: 51

Date Rcvd: Jan 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2018.

db +Jennifer S. Grimm, 634 Mumper Lane, Dillsburg, PA 17019-9308
cr +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
4773227 +Anne K. Fiorenza, Esq, Assistant U.S. Tr, 228 Walnut Street, Room 1190,
Harrisburg, Pennsylvania 17101-1722
4773229 +BBY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4773230 +BRCLYSBANKDE, P.O. BOX 8803, WILMINGTON, DE 19899-8803
4773231 +Bureau of Employer Tax Oper, PO Box 68568, Harrisburg, Pennsylvania 17106-8568
4773240 +FNB OMAHA, PO BOX 3412, OMAHA, NE 68103-0412
4781627 +First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197-0002
4883578 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)
4773245 +Office of Attorney General, Financial Enforcement Section, Strawberry,
Harrisburg, Pennsylvania 17120-0001
4773248 +PNC BANK, PO BOX 3180, PITTSBURGH, PA 15230-3180
4777102 +U.S. Department of Housing and Urban Development, 451 7th Street S.W.,
Washington, DC 20410-0002
4773257 +U.S. Department of Justice, PO Box 227, Ben Frankling Station,
Washington, District of Columbia 20044-0227
4773258 United States Attorney, PO Box 11754, Harrisburg, Pennsylvania 17108-1754

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4773226 +EDI: RMSC.COM Jan 03 2018 22:59:00 AMERICAN EAGLE, PO BOX 965005,
ORLANDO, FL 32896-5005
4781007 EDI: AIS.COM Jan 03 2018 22:58:00 American InfoSource LP as agent for,
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
4773228 +EDI: BANKAMER.COM Jan 03 2018 22:59:00 BANK OF AMERICA, 1800 TAPO CANYON, CA6-914-01-91,
SIMI VALLEY, CA 93063-6712
4820763 EDI: BANKAMER.COM Jan 03 2018 22:59:00 BANK OF AMERICA, N.A., Bank of America,
PO Box 31785, Tampa, FL 33631-3785
4773232 +EDI: CAPITALONE.COM Jan 03 2018 22:59:00 CAPITAL ONE, PO BOX 30281,
SALT LAKE CITY, UT 84130-0281
4773233 +EDI: WFNBN.COM Jan 03 2018 22:59:00 CB/A&F, PO BOX 182789, COLUMBUS, OH 43218-2789
4773234 +EDI: WFNBN.COM Jan 03 2018 22:59:00 CB/ANNITYLR, PO BOX 182789, COLUMBUS, OH 43218-2789
4773235 +EDI: WFNBN.COM Jan 03 2018 22:59:00 CB/VICSCRT, PO BOX 182789, COLUMBUS, OH 43218-2789
4773236 +EDI: CITICORP.COM Jan 03 2018 22:59:00 CITI, POB 6241, SIOUX FALLS, SD 57117-6241
4773237 +EDI: RCSFNBMARIN.COM Jan 03 2018 22:58:00 CREDITONEBNK, PO BOX 98872,
LAS VEGAS, NV 89193-8872
4792200 EDI: CAPITALONE.COM Jan 03 2018 22:59:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4818235 EDI: BL-BECKET.COM Jan 03 2018 22:59:00 Capital One NA, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
4773238 EDI: DISCOVER.COM Jan 03 2018 22:59:00 DISCOVER BANK, PO BOX 15316,
WILMINGTON, DE 19850
4773239 +EDI: TSYS2.COM Jan 03 2018 22:59:00 DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218
4778644 EDI: DISCOVER.COM Jan 03 2018 22:59:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
4773241 +EDI: FORD.COM Jan 03 2018 22:58:00 FORD MOTOR CREDIT, PO BOX 542000,
OMAHA, NE 68154-8000
4789894 EDI: FORD.COM Jan 03 2018 22:58:00 Ford Motor Credit Company LLC, P.O.Box 62180,
Colorado Springs, CO 80962
4773242 EDI: IRS.COM Jan 03 2018 22:59:00 Internal Revenue Service, PO Box 7346,
Philadelphia, Pennsylvania 19101-7346
4773243 +EDI: CBSKOHLS.COM Jan 03 2018 22:58:00 KOHLS/CAP ONE, PO BOX 3115,
MILWAUKEE, WI 53201-3115
4809844 EDI: RESURGENT.COM Jan 03 2018 22:59:00 LVNV Funding, LLC its successors and assigns as,
assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4818361 EDI: RESURGENT.COM Jan 03 2018 22:59:00 LVNV Funding, LLC its successors and assigns as,
assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4808062 EDI: MERRICKBANK.COM Jan 03 2018 22:58:00 MERRICK BANK, Resurgent Capital Services,
PO Box 10368, Greenville, SC 29603-0368
4773244 +EDI: MERRICKBANK.COM Jan 03 2018 22:58:00 MERRICK BK, POB 9201,
OLD BETHPAGE, NY 11804-9001
4808218 +EDI: MID8.COM Jan 03 2018 22:58:00 Midland Funding LLC, PO Box 2011,
Warren, MI 48090-2011
4773246 +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Jan 03 2018 18:46:42 Office of the U.S. Trustee,
228 Walnut Street, Room 1190, Harrisburg, Pennsylvania 17101-1722
4773247 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 03 2018 18:46:40 PA Department of Revenue,
Department 280946, Attn: Bankruptcy Divi, Harrisburg, Pennsylvania 17128-0946
4821087 EDI: PRA.COM Jan 03 2018 22:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4799108 EDI: Q3G.COM Jan 03 2018 22:59:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4773249 +EDI: SEARS.COM Jan 03 2018 22:59:00 SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282
 4773250 +EDI: RMSC.COM Jan 03 2018 22:59:00 SYNCB/AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015
 4773251 +EDI: RMSC.COM Jan 03 2018 22:59:00 SYNCB/GAP, PO BOX 965005, ORLANDO, FL 32896-5005
 4773252 +EDI: RMSC.COM Jan 03 2018 22:59:00 SYNCB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007
 4773253 +EDI: RMSC.COM Jan 03 2018 22:59:00 SYNCB/LOW, PO BOX 956005, ORLANDO, FL 32896-0001
 4773254 +EDI: RMSC.COM Jan 03 2018 22:59:00 SYNCB/WLMRTD, PO BOX 965024, ORLANDO, FL 32896-5024
 4773255 +EDI: WTRRN BANK.COM Jan 03 2018 22:59:00 TARGET/TD, PO BOX 673,
 MINNEAPOLIS, MN 55440-0673
 4814358 +E-mail/Text: bncmail@w-legal.com Jan 03 2018 18:46:44 TD Bank USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 4773256 +EDI: CITICORP.COM Jan 03 2018 22:59:00 THD/CBNA, PO BOX 6497,
 SIOUX FALLS, SD 57117-6497

TOTAL: 37

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4883579* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741,
 Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
 John Matthew Hyams on behalf of Debtor 1 Jennifer S. Grimm jmh@johnhyamslaw.com,
 mii@johnhyamslaw.com
 Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Kevin S Frankel on behalf of Creditor Nationstar Mortgage LLC pa-bk@logs.com
 Michael J Clark on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
 Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 Jennifer S. Grimm
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:16-bk-01443-RNO**

Social Security number or ITIN **xxx-xx-9378**

EIN ____-____-____

Social Security number or ITIN ____-____-____

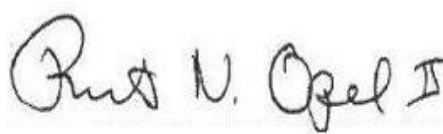
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jennifer S. Grimm

January 3, 2018**By the
court:**Honorable Robert N. Opel
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.